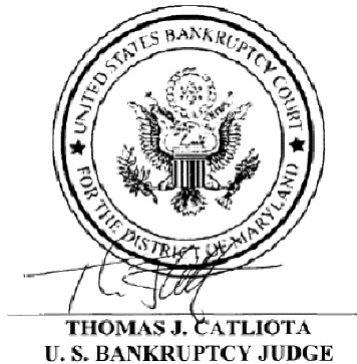


The debtors shall complete Part D by providing an explanation of how they will make up the monthly deficit.

Date signed March 27, 2007



**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Greenbelt**

In Re:

Megan Shawn Sgaggero

Debtor

*

* Case No. 07-10789-TJC

* Chapter 7

* Creditor- Citizens Auto Finance

* Reaffirmation- 16

*

**MEMORANDUM TO DEBTOR AND DEBTOR'S COUNSEL REGARDING
REAFFIRMATION AGREEMENT**

A presumption of undue hardship arises in the above captioned reaffirmation agreement pursuant to 11 U.S.C. § 524(m)(1) and the Debtor has failed to sufficiently rebut in writing that presumption. The Debtor shall file an amended reaffirmation agreement setting forth specific facts that suffice to meet the requirements of 11 U.S.C. § 524(m)(1). If the Debtor fails to file an amended reaffirmation agreement within 14 days, then a hearing on the instant reaffirmation agreement will be needed.

cc: Debtor(s)
Debtor(s)' Attorney - Terri A. Lowery
Trustee
U.S. Trustee

Reaffirmation Agreement Creditor - Citizens Auto Finance
One Citizens Drive
Riverside, RI 02915-3000

CourtInstruction/msa/3.07 (S.M. 3/23/07)

End of Order